

## **Mothers' Day Ideas for Women on Medicare!**

*April 2014 Press Release -submitted by Denise Grossman, Benefit Specialist*

Thinking of what you can do for that special woman for Mothers' Day? If she's on Medicare, see if you can help save her money on health care.

Visiting for the holiday can be a good time to ask whether Mom needs a check-up with her doctor. Tell her Medicare's new Wellness Visit means she can talk over her risk factors and set up a plan for other preventive health screenings without paying the Part B deductible or coinsurance.

If Mom is taking prescriptions, it might be time to check how her prescription drug costs are doing. If she is getting her prescription coverage through a Medicare Advantage Plan or a separate Part D plan, her monthly statement will show how close she is to the coverage gap (donut hole), out of pocket costs jump to almost 50% for brand names in the donut hole.

There are options to help pay for Part D out of pocket costs. Check into "Extra Help" if Mom is on a tight budget. People with limited income and assets can qualify for a subsidy that helps pay the Part D premium, has very low co-pays, and eliminates the donut hole. For those with higher incomes or assets, the Wisconsin SeniorCare prescription drug program can often be added to the Part D coverage to save money in the donut hole. SeniorCare is also still one of the best values for those over 65 who need drug coverage to avoid the penalty if they haven't enrolled in Part D.

Finally, there's the cost of Medicare Part B. Medicare Savings Programs pay the Part B premium and trigger the subsidy for Part D drugs for those with monthly INCOME less than \$1333/single and with ASSETS below \$7,160/single. Helping Mom apply for a Medicare Savings Plan could save her hundreds of dollars each month.

For more information about any of these benefits, or to find out how to help Mom apply, call the Aging and Disability Resource Center of Jefferson County at 920-674-8734 and ask to speak with an Elder Benefit Specialist.